

NonQM RATE SHEET

Rate Sheet ID: 120123
Date: 12/01/23
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
Turn Times: <https://bffws.com/>

Full Doc (2 Years) - 30 Day Lock Period -BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.000	97.888	97.888	97.888
7.125	98.508	98.508	98.508
7.250	98.763	98.763	98.763
7.375	99.013	99.013	99.013
7.500	99.138	99.138	99.138
7.625	99.450	99.450	99.450
7.750	99.763	99.763	99.763
7.875	100.075	100.075	100.075
8.000	100.638	100.638	100.638
8.125	100.950	100.950	100.950
8.250	101.200	101.200	101.200
8.375	101.575	101.575	101.575
8.500	101.700	101.700	101.700
8.625	102.075	102.075	102.075
8.750	102.200	102.200	102.200
8.875	102.450	102.450	102.450
9.000	102.825	102.825	102.825
9.125	103.075	103.075	103.075
9.250	103.450	103.450	103.450
9.375	103.700	103.700	103.700
9.500	103.950	103.950	103.950
9.625	104.200	104.200	104.200
9.750	104.325	104.325	104.325
9.875	104.475	104.475	104.475
10.000	104.825	104.825	104.825
10.125	104.950	104.950	104.950
10.250	105.200	105.200	105.200
10.375	105.200	105.200	105.200
10.500	105.200	105.200	105.200
10.625	105.200	105.200	105.200

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-3.250	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.000	0.000	-0.125	-0.375	-0.750	-1.000	-1.500	-4.000	-5.500
700-719	-0.125	-0.125	-0.250	-0.750	-1.000	-1.500	-2.000	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.000	NA
660-679	-1.250	-1.250	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-1.750	-1.750	-2.000	-2.500	-3.000	-4.000	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
1 Yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DTI>50 - 55%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-1.000
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments

Prepay Penalty (6Mos of Interest) ^{1,3,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

1) Prepayment penalties not allowed in NM
2) Extensions available in 5 day increments up to 15 days.
Max of 45 days total
3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance

5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.

*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
**PE & Special Offers cannot be Combined.	

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

NonQM RATE SHEET

Rate Sheet ID: 120123

Date: 12/01/23

Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST

Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST

Turn Times: <https://bffws.com/>

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.000	97.763	97.763	97.763
7.125	98.383	98.383	98.383
7.250	98.638	98.638	98.638
7.375	98.888	98.888	98.888
7.500	99.013	99.013	99.013
7.625	99.325	99.325	99.325
7.750	99.638	99.638	99.638
7.875	99.950	99.950	99.950
8.000	100.513	100.513	100.513
8.125	100.825	100.825	100.825
8.250	101.075	101.075	101.075
8.375	101.450	101.450	101.450
8.500	101.575	101.575	101.575
8.625	101.950	101.950	101.950
8.750	102.075	102.075	102.075
8.875	102.325	102.325	102.325
9.000	102.700	102.700	102.700
9.125	102.950	102.950	102.950
9.250	103.325	103.325	103.325
9.375	103.575	103.575	103.575
9.500	103.825	103.825	103.825
9.625	104.075	104.075	104.075
9.750	104.200	104.200	104.200
9.875	104.450	104.450	104.450
10.000	104.700	104.700	104.700
10.125	104.950	104.950	104.950
10.250	105.200	105.200	105.200
10.375	105.200	105.200	105.200
10.500	105.200	105.200	105.200
10.625	105.200	105.200	105.200

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-3.250	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.000	0.000	-0.125	-0.375	-0.750	-1.000	-1.500	-4.000	-5.500
700-719	-0.125	-0.125	-0.250	-0.750	-1.000	-1.500	-2.000	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.250	NA
660-679	-1.250	-1.250	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-1.750	-1.750	-2.000	-2.500	-3.000	-4.000	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
WVOE	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
1099	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.750
Asset Utilization	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
24 Month CPA P&L	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-1.000
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments

Prepay Penalty (6Mos of Interest)1,3, 5 (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

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Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

- 1) Prepayment penalties not allowed in NM
 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
 5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees

Underwriting Fee	\$1,495
Collateral Review	\$300

ARM Requirements

ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
**PE & Special Offers cannot be Combined.	

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NonQM RATE SHEET

Rate Sheet ID: 120123
Date: 12/01/23
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
Turn Times: <https://bffws.com/>

DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.375	98.900	98.900	98.900
7.500	99.150	99.150	99.150
7.625	99.400	99.400	99.400
7.750	99.900	99.900	99.900
7.875	100.150	100.150	100.150
8.000	100.525	100.525	100.525
8.125	100.775	100.775	100.775
8.250	101.025	101.025	101.025
8.375	101.400	101.400	101.400
8.500	101.650	101.650	101.650
8.625	101.900	101.900	101.900
8.750	102.150	102.150	102.150
8.875	102.400	102.400	102.400
9.000	102.775	102.775	102.775
9.125	102.900	102.900	102.900
9.250	103.400	103.400	103.400
9.375	103.650	103.650	103.650
9.500	103.775	103.775	103.775
9.625	104.275	104.275	104.275
9.750	104.400	104.400	104.400
9.875	104.525	104.525	104.525
10.000	104.775	104.775	104.775
10.125	105.150	105.150	105.150
10.250	105.400	105.400	105.400
10.375	105.700	105.700	105.700
10.500	105.900	105.900	105.900
10.625	106.300	106.300	106.300
10.750	106.400	106.400	106.400
10.875	106.700	106.700	106.700

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.250	0.125	0.000	-0.375	-0.875	NA	NA
740-759	0.250	0.250	0.000	0.000	-0.375	-0.625	-1.250	NA	NA
720-739	0.250	0.000	-0.250	-0.250	-0.625	-1.000	-1.500	NA	NA
700-719	-0.125	-0.250	-0.500	-0.625	-0.750	-1.500	-2.000	NA	NA
680-699	-0.375	-0.500	-0.750	-1.000	-1.500	-2.000	NA	NA	NA
660-679	-1.000	-1.000	-1.250	-1.750	-2.250	-3.000	NA	NA	NA
640-659	-2.000	-2.500	-2.500	-3.000	-3.500	-4.500	NA	NA	NA
620-639	-2.500	-2.500	-3.000	-3.500	-4.000	-5.250	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Ratio (DSCR < 0.75)	-4.500	-4.500	-4.500	-5.000	-5.500	-6.000	NA	NA	NA
DSCR 0.75 - 0.99	-2.500	-2.500	-2.625	-2.750	-3.000	-3.500	NA	NA	NA
DSCR 1.00 - 1.24	0.250	0.250	0.125	0.000	0.000	0.000	-1.000	NA	NA
DSCR => 1.25	0.250	0.250	0.250	0.250	0.000	0.000	-0.750	NA	NA
1x30x12	-2.000	-2.000	-2.000	-2.000	-2.000	-3.000	NA	NA	NA
0x60x12	-3.000	-3.000	-3.000	-3.000	-4.000	NA	NA	NA	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.500	NA	NA	NA
Cash Out	-0.500	-0.500	-0.500	-0.500	-0.500	-1.500	NA	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
2-4 Unit Mixed use	-4.000	-4.000	-4.000	-4.000	-4.000	-5.000	NA	NA	NA
Condotel	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
Foreign National	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	NA	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>\$1.0MM - \$1.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
>\$2MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3MM - \$3.5MM	-1.000	-1.000	-1.000	-1.125	-1.250	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	NA	NA
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.875	-1.000	-1.500	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA

Other Price Adjustments		
Prepay Penalty (6Mos of Interest) 1,3, 5 (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030
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Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
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ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.5
Reset Frequency	6 mo		

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300
Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
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JUMBO RATE SHEET

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Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
Turn Times: <https://bffws.com/>

Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
7.500	99.750	99.750	99.750
7.625	100.188	100.188	100.188
7.750	100.625	100.625	100.625
7.875	101.000	101.000	101.000
8.000	101.375	101.375	101.375
8.125	101.625	101.625	101.625
8.250	101.875	101.875	101.875
8.375	102.125	102.125	102.125
8.500	102.375	102.375	102.375
8.625	102.625	102.625	102.625
8.750	102.875	102.875	102.875
8.875	103.125	103.125	103.125
9.000	103.375	103.375	103.375
9.125	103.625	103.625	103.625
9.250	103.875	103.875	103.875
9.375	104.125	104.125	104.125
9.500	104.375	104.375	104.375
9.625	104.625	104.625	104.625
9.750	104.875	104.875	104.875
9.875	105.125	105.125	105.125
10.000	105.375	105.375	105.375
10.125	105.625	105.625	105.625
10.250	105.875	105.875	105.875
10.375	106.125	106.125	106.125
10.500	106.375	106.375	106.375
10.625	106.625	106.625	106.625

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.750	0.750	0.750	0.625	0.500	0.250	-0.250	NA	NA
740 - 759	0.625	0.625	0.625	0.500	0.375	0.125	-0.500	NA	NA
720 - 739	0.500	0.500	0.500	0.375	0.125	-0.250	-0.875	NA	NA
700 - 719	0.375	0.375	0.375	0.250	0.000	-0.750	-1.500	NA	NA

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Full Doc	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Cash Out	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-3.500	NA	NA
40 Year w/ 10 Yr IO Onl	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
NW Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Second Home	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA
Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
DTI > 45	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
>\$750K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	NA	NA
UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250	NA	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	3.75

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

Other Price Adjustments		
Prepay Penalty (6Mos of Interest)1,3, 5 (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	48 Months	0.125
Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

- 1) Prepayment penalties not allowed in NM
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
5) Investment Property without prepay - Max Price 99

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

****PE & Special Offers cannot be Combined.**

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
9.500	100.750	Full Doc	>= 800	0.000	0.000	-0.125	-0.375	-0.625	-1.125	-2.125	-4.500	-6.000
9.625	101.250		780-799	0.000	0.000	-0.375	-0.625	-0.875	-1.375	-2.375	-4.750	-6.250
9.750	101.750		760-779	-0.125	-0.125	-0.625	-0.875	-1.250	-1.750	-2.625	-5.250	-7.250
9.875	102.250		740 - 759	-0.375	-0.375	-0.875	-1.125	-1.500	-2.000	-3.250	-6.250	-8.500
9.990	102.480		720 - 739	-0.875	-0.875	-1.375	-1.625	-2.000	-2.375	-4.000	-7.500	-9.500
10.000	102.500		700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.750	-11.000
10.125	102.750		680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750	-10.500	NA
10.250	103.000		660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750	-9.500	NA	NA
10.375	103.250	Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	-3.125	-6.500	NA
10.500	103.500		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	-3.375	-6.750	NA
10.625	103.750		760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	-3.625	-7.250	NA
10.750	104.000		740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	-4.000	-8.250	NA
10.875	104.250		720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	-4.750	-9.500	NA
11.000	104.500		700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	-4.125	-6.500	NA	NA
11.125	104.750		680 - 699	-4.500	-4.500	-5.000	-5.250	-5.500	-6.250	NA	NA	NA
11.250	105.000		660 - 679	-6.000	-6.000	-6.500	-6.750	-7.000	NA	NA	NA	NA
11.375	105.250	Product	10Yr; 15Yr or 20yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	105.500		30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.625	105.750		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.750	106.000		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.875	106.250	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.000	106.500		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	106.750		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.250	107.000	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.375	107.250		43.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.500	107.375		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
12.625	107.500	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.750	107.625	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.875	107.750		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.000	107.875		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.125	108.000			NA	NA	NA	NA	NA	NA	NA	NA	NA
13.250	108.125											
13.375	108.250											
13.500	108.375											
13.625	108.500											
13.750	108.625											
13.875	108.750											
14.000	108.875											
14.125	109.000											
14.250	109.125											
14.375	109.250											

Min Price**/Misc	Max Price**
98	100.500
**PE & Special Offers cannot be Combined.	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Rate	Fixed Rate
11.750	101.000
11.875	101.250
12.000	101.500
12.125	101.750
12.250	102.000
12.375	102.250
12.500	102.500
12.625	102.750
12.750	103.000
12.875	103.250
13.000	103.500
13.125	103.750
13.250	104.000
13.375	104.250
13.500	104.500
13.625	104.750
13.750	105.000
13.875	105.250
14.000	105.500
14.125	105.750
14.250	105.875
14.375	106.000
14.500	106.125
14.625	106.250
14.750	106.375
14.875	106.500
15.000	106.625
15.125	106.750
15.250	106.875
15.375	107.000
15.500	107.125
15.625	107.250
15.750	107.375
15.875	107.500
16.000	107.625
16.125	107.750
16.250	107.875
16.375	108.000
16.500	108.125
16.625	108.250
16.750	108.375

Loan Level Price Adjustments

Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	NA	NA
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	NA	NA
	760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	NA	NA
	740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	NA	NA
	720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	NA	NA
	700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	NA	NA
	680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	NA	NA	NA
	660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	NA	NA	NA	NA
Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	NA	NA	NA
	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	NA	NA	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	NA	NA	NA
	740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	NA	NA	NA
	720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	NA	NA	NA
	700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	NA	NA	NA	NA
	680 - 699	-4.500	-4.500	-5.000	-5.250	NA	NA	NA	NA	NA
	660 - 679	-6.000	-6.000	-6.500	NA	NA	NA	NA	NA	NA
Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	30Yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
	30/15Yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	40/15Yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	43.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA

Min Price**/Misc	Max Price**
98	100.500
**PE & Special Offers cannot be Combined.	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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